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SAFETY ACT
HOMELAND PROTECTORSM



*Product & Professional Liability Insurance
for Companies Developing and Deploying
Qualified Anti-Terrorism Technology (QATT)
in accordance with the U.S. SAFETY Act*

Lexington Insurance Company
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With already astronomical product liability and professional liability awards continuing to soar, companies that provide anti-terrorism technology do so at extraordinary risk. The magnitude of the exposure keeps vital products and services from the market and stifles development of technologies that could provide America with essential protections against terrorist acts and save lives.

A NATIONAL SECURITY MANDATE

The *Support Anti-Terrorism by Fostering Effective Technologies Act of 2002*, known as the “SAFETY Act”, was passed to overcome this liability obstacle and promote the development of safe, effective anti-terrorism technology so critical to national security. The technologies that qualify for SAFETY Act protections include: Products, Equipment, Services, Devices & Information Technologies.

Under the SAFETY Act, companies developing the right technology—and carrying the right liability insurance—can limit their product liability exposure to the amount of required insurance. Eligible technology must meet U.S. government safety standards and be deemed “Qualified Anti-Terrorism Technology” (QATT) by the U.S. Department of Homeland Security (DHS).

As companies work to achieve QATT designation or certification, Lexington Insurance Company (Lexington) stands ready with the product liability and professional liability insurance essential to capitalize on the opportunities the SAFETY Act presents for American businesses and for America’s war on terror: **SAFETY Act Homeland ProtectorSM Product Liability and Professional Liability Insurance.**

ANSWERING THE CALL

SAFETY Act Homeland Protector shields parties that sell, provide or license Qualified Anti-Terrorism Technology (QATT) in claims arising from the technology's deployment to support the prevention of, response to or recovery from a terrorist attack.

With this coverage in place, QATT providers can benefit from unprecedented liability protections when faced with claims related to terrorism. By not taking advantage of the protections offered through the SAFETY Act and through this coverage, companies put themselves in a precarious position. *With these protections, insureds can have their liability limited to their Homeland Protector policy limits.*

Plus:

- Up to \$25 million in limits are available
- Coverage extends to the QATT provider. Defense coverage is extended to contractors, subcontractors, suppliers, vendors, customers and others who could be named in a claim
- Coverage is manuscripted for unique risks

EASING THE QATT DESIGNATION OR CERTIFICATION PROCESS

To help technology businesses get their anti-technology products properly protected and promptly to market, Lexington offers insureds access to services of legal experts to aid in navigating the complex application process required to achieve QATT designation or certification from DHS. Since Homeland Protector is precisely tailored to meet SAFETY Act requirements, the process of securing the requisite insurance approval is eased and expedited as well.

WHO NEEDS HOMELAND PROTECTOR?

A wide range of providers can benefit from Homeland Protector Product Liability and Professional Liability Insurance, including contractors, subcontractors, vendors and others. This includes providers of everything from emergency medical equipment, gas masks, biological testing tools, consulting services and security providers.

DRIVING INNOVATION

With Homeland Protector, Lexington continues its long tradition of providing new products to answer new market needs—and taking on even the most difficult exposures.

Lexington's Homeland Protector coverage is underwritten by product liability and professional liability risk specialists—and it's backed by the utmost financial strength. Lexington holds the highest financial strength ratings of AAA from Standard & Poor's and A++ from A.M. Best. Insureds can also take advantage of numerous complementary property and casualty coverage programs to round out insurance and risk management programs, including broad primary and excess product liability coverage.

Lexington Insurance Company is committed to protecting proprietary information to ensure non-disclosure of an insured's trade secrets or confidential business information.

Our specialized services and specially tailored product liability and professional liability protection help Lexington insureds get anti-terrorism products properly protected—and promptly to market.
